

<i>SERFF Tracking Number:</i>	<i>WSST-126857552</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western and Southern Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47177</i>
<i>Company Tracking Number:</i>	<i>1103-675</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2011 WSLIC WL Enhancements/Filing #3/Children Term</i>		
<i>Project Name/Number:</i>	<i>2011 WSLIC WL Enhancements/Filing #3/Children Term /Filing #3 - Children Term</i>		

Filing at a Glance

Company: Western and Southern Life Insurance Company

Product Name: 2011 WSLIC WL SERFF Tr Num: WSST-126857552 State: Arkansas

Enhancements/Filing #3/Children Term

TOI: L07I Individual Life - Whole SERFF Status: Closed-Approved- State Tr Num: 47177
Closed

Sub-TOI: L07I.101 Fixed/Indeterminate Co Tr Num: 1103-675 State Status: Approved-Closed
Premium - Single Life

Filing Type: Form Reviewer(s): Linda Bird

Authors: Megan Peterson, Nikki Lape, Ramona Piercefield, Kimberly Wright
Disposition Date: 11/03/2010

Date Submitted: 11/01/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 2011 WSLIC WL Enhancements/Filing #3/Children Term Status of Filing in Domicile: Pending

Project Number: Filing #3 - Children Term Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Domiciliary approval will be achieved through an IIPRC filing, which has been submitted concurrently with this filing.

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 11/03/2010 Explanation for Other Group Market Type:

State Status Changed: 11/03/2010

Deemer Date: Created By: Nikki Lape

Submitted By: Nikki Lape Corresponding Filing Tracking Number: WSST-126857595

SERFF Tracking Number: WSST-126857552 State: Arkansas
Filing Company: Western and Southern Life Insurance Company State Tracking Number: 47177
Company Tracking Number: 1103-675
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2011 WSLIC WL Enhancements/Filing #3/Children Term
Project Name/Number: 2011 WSLIC WL Enhancements/Filing #3/Children Term /Filing #3 - Children Term

Filing Description:

Re: The Western and Southern Life Insurance Company NAIC Code 70483
1103-675, Children Term Life Insurance Rider

Dear Reviewer:

We respectfully submit this filing for your review and approval.

The Children Term Life Insurance Rider within this filing is new, submitted in final print, and is not intended to replace any existing form.

It is important to note that the form submitted in this filing is identical (except for company name and form number) to a form submitted separately but simultaneously by Western-Southern Life Assurance Company under SERFF tracking number WSST-126857595.

We intend to use this rider with our approved life policies, and policies approved in the future. This rider may be included at time of issue or upon the owner's request after issue. The issue ages for this rider are 16-55 years.

Actuarial Memorandum:

An actuarial memorandum describing this rider has been prepared, dated, and signed by a member of the American Academy of Actuaries. This document has been attached as Supporting Documentation.

Statements of Variability:

All variable items have been denoted by red brackets, and are subject to change as explained in the Statement of Variability.

Flesch Certification:

A Flesch readability certification for the rider has been signed by a company officer and attached as Supporting Documentation.

Format:

This form is subject to only minor modification in paper size and stock, ink, border, typographical errors, and formatting pages to conform to our printer requirements. No change in language will occur.

If you have any questions or need additional information, please feel free to contact us. We look forward to your review and approval.

SERFF Tracking Number: W SST-126857552 State: Arkansas

Filing Company: Western and Southern Life Insurance Company State Tracking Number: 47177

Company Tracking Number: 1103-675

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2011 WSLIC WL Enhancements/Filing #3/Children Term

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Company and Contact

Filing Contact Information

Nikki Lape, Product & State Filing Analyst Nikki.Lape@wslife.com
 400 Broadway 800-446-0795 [Phone] 1523 [Ext]
 Cincinnati, OH 45202 513-357-4123 [FAX]

Filing Company Information

Western and Southern Life Insurance Company CoCode: 70483 State of Domicile: Ohio
 400 Broadway Group Code: 836 Company Type: Life & Health
 Cincinnati, OH 45202 Group Name: West-Southern State ID Number:
 Group
 (800) 446-0795 ext. [Phone] FEIN Number: 31-0487145

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form x 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western and Southern Life Insurance Company	\$50.00	11/01/2010	41358969

SERFF Tracking Number: W SST-126857552 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/03/2010	11/03/2010

SERFF Tracking Number:	WSST-126857552	State:	Arkansas
Filing Company:	Western and Southern Life Insurance Company	State Tracking Number:	47177
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Disposition

Disposition Date: 11/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: W SST-126857552 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variabilty		Yes
Form	Children Term Life Insurance Rider		Yes

SERFF Tracking Number: W SST-126857552 State: Arkansas

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TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

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Form Schedule

Lead Form Number: 1103-675

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1103-675	Policy/Cont Children Term Life ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		57.000	1103-675 Children Term Life Ins Rider final.pdf

The Western and Southern Life Insurance Company

CHILDREN TERM LIFE INSURANCE RIDER

This rider provides term life insurance on each Insured Child. Coverages for accidental death and loss of sight or limbs on each Insured Child are also provided.

INSURED CHILDREN

Insured Child

The children insured under this rider are:

- (1) Children of the Insured named in the application who are under 18 years old on the application date.
- (2) Children born alive to, or legally adopted by, the Insured after the date of the application. A natural child will become insured as of that child's date of birth. An adopted child will become insured on the date of adoption. However the date of adoption must be before the child's 18th birthday.

"Children" in (1) and (2) above include stepchildren who are named in the application or are added to the policy after the Policy Date.

We refer to each of these children as an "Insured Child."

Termination Of Coverage

Coverage on an Insured Child under this rider will terminate on the day he or she ceases to be an Insured Child. Coverage on an Insured Child will also terminate if this rider is not in full force.

A child will cease to be an Insured Child on the earlier of:

- (1) the day before his or her 25th birthday,
- (2) the Children's Cease Date. The Children's Cease Date is shown on the Data Page, and
- (3) the effective date coverage under this rider is exchanged for a new policy under the New Policy Option provisions.

DEATH BENEFIT

To Whom Payable

There is a Death Benefit for each child insured under this rider. The Death Benefit will be paid upon receipt at our Home Office of proof of death of an Insured Child while coverage on that child was in force under this rider. It will be paid to the beneficiary of this rider.

Benefit Amount

While coverage on an Insured Child is in force under this rider the Death Benefit for each such Insured Child who is 14 days old or older will be the child death amount. This amount is shown on the Data Page. For each such Insured Child who is under 14 days old, the Death Benefit will be equal to the lesser of \$5,000 or 25% of the child death amount.

Suicide Exclusion

We will not pay any benefits if the Insured Child dies by suicide, according to the same terms as stated in the policy.

ACCIDENTAL DEATH

Accidental Death Benefit

We will pay an accidental death benefit to the beneficiary of this rider when we receive proof at our Home Office that:

- (1) An Insured Child died as a direct result, independent of all other causes, of accidental bodily injury;
- (2) The injury happened on or after that child's first birthday and while coverage on that child was in force under this benefit;
- (3) Death occurred no more than 90 days after the injury and while coverage on that child was in force under this benefit; and
- (4) All other applicable terms of this rider are met.

The accidental death benefit is twice the amount of the Death Benefit as defined in the Benefit Amount provisions, above. It will be reduced by any loss of sight or limbs benefit payable for losses suffered by that child as a result of the same accident. It will be added to the death benefit and paid in the same way.

Coverage on an Insured Child under this benefit will terminate when that child ceases to be an Insured Child. Coverage on each Insured Child will also terminate if this rider is not in full force.

Intoxicated Driver Loss Benefit

If the Insured Child's death is the direct result of accidental bodily injury caused by an intoxicated driver's operation of a vehicle, an additional death benefit is provided. This benefit is equal to the accidental death benefit described above. The term "intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred. The claimant must furnish proof that the driver was intoxicated according to the law of such jurisdiction. This additional death benefit will not be paid if the Insured Child was riding in the same vehicle as the intoxicated driver who caused the Insured Child's death. The additional death benefit provided hereunder will not be paid unless the Insured Child also qualifies for the accidental death benefit provided under this rider.

***When Benefit
Will Not
Be Paid***

The accidental death benefit will not be paid if the Insured Child's injury or death results, directly or indirectly, from:

- (1) Suicide while sane or insane;
- (2) Mental or physical infirmity or disease, or treatment for the infirmity or disease;
- (3) Infection, except one caused by an accidental cut or wound;
- (4) Commission of an assault or felony or an attempt to commit an assault or felony;
- (5) Declared or undeclared war, or any cause or act of war, whether the Insured Child is a member of any armed force or a civilian;
- (6) Travel in an aircraft or descent from it:
 - (a) if the Insured Child has any duties on board,
 - (b) if he or she expects to descend while it is in flight, or
 - (c) if the aircraft is being operated for any training purpose;
- (7) Taking or using any hallucinogen, narcotic or drug except on the advice of a licensed physician;
- (8) Taking, inhaling or absorbing any poison, gas or fumes except while the Insured Child is on his or her job; or
- (9) Participation in any activity or event, including the operation of a vehicle, while intoxicated. "Intoxicated" means under the influence of alcohol or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred.

***Public
Conveyance
Benefit***

We will pay a public conveyance benefit if an accidental death benefit is payable under this rider as a result of injury sustained by an Insured Child in a public conveyance or school bus accident. The Insured Child must have been riding as a fare-paying passenger within the conveyance or as an authorized passenger within the bus at the time of the accident. Public conveyance and school bus are defined under Other Rider Provisions.

The amount of the public conveyance benefit is twice the amount payable under the accidental death benefit for the Insured Child's death. It will be added to the death benefit and paid in the same way.

LOSS OF SIGHT OR LIMBS

***Loss Of Sight
Or Limbs
Benefit***

We will pay a loss of sight or limbs benefit to the beneficiary of this rider when we receive proof at our Home Office that:

- (1) An Insured Child suffered any of the listed losses from accidental bodily injury or disease;
- (2) The loss happened while coverage on that child was in force under this benefit;
- (3) The Insured Child lived at least 30 days after the loss; and
- (4) All other applicable terms of this rider are met.

The amount we will pay for each listed loss is shown opposite the loss in the Table of Losses.

Table of Losses

Loss	Benefit
Loss of sight of both eyes	Twice the Death Benefit
Loss of both hands or both feet	Twice the Death Benefit
Loss of one hand and one foot	Twice the Death Benefit
Loss of one hand or one foot	The Death Benefit

The amount of the Death Benefit is defined in the Benefit Amount provisions, above. We will not pay more than twice such Death Benefit for all losses suffered by an Insured Child. Loss of hand means severance at or above the wrist. Loss of foot means severance at or above the ankle. Loss of sight means total loss of sight with no chance for recovery. Loss of sight does not include inability to see while the Insured Child is in a coma.

Coverage on an Insured Child under this benefit will terminate when that child ceases to be an Insured Child. Coverage on each Insured Child will also terminate if this rider is not in full force.

***When Benefit
Will Not
Be Paid***

The loss of sight or limbs benefit will not be paid if the loss results, directly or indirectly, from:

- (1) Accidental bodily injury that is sustained or disease that first manifests itself before this rider is in full force;
- (2) Intentionally self-inflicted injury or self-inflicted injury while sane or insane; or
- (3) Declared or undeclared war, or any cause or act of war, whether the Insured Child is a member of any armed force or a civilian.

***Public
Conveyance
Benefit***

We will pay a public conveyance benefit if a loss of sight or limbs benefit is payable as a result of injury sustained by an Insured Child in a public conveyance or school bus accident. The Insured Child must have been riding as a fare-paying passenger within the conveyance or as an authorized passenger within the bus at the time of the accident. Public conveyance and school bus are defined under Other Rider Provisions.

The amount of the public conveyance benefit is twice the amount payable under the loss of sight or limbs benefit for the same loss. It will be added to the loss of sight or limbs benefit and paid in the same way.

NEW POLICY OPTION

When And How To Exchange

An Insured Child may exchange coverage under this rider and buy a new policy on his or her life (i) at any time during the period beginning on the Insured Child's 18th birthday and ending on the Exchange Date; or (ii) on the Children's Cease Date or the date of the Insured's death, if either such date occurs prior to the Insured Child's 18th birthday. Evidence of insurability is not required. The Exchange Date is the earliest of the day before the Insured Child's 25th birthday, the Children's Cease Date and the date of the Insured's death. Written application and the first premium for the policy must be received within 31 days prior to the Exchange Date or such earlier date that the Insured Child wishes to make the exchange; except that, upon the death of the Insured, they must be received within 31 days following the death of the Insured. If an Insured Child is covered on the date of the Insured's death and dies within 31 days after such date and before a new policy is in force, the death benefit on that child will be paid as if his or her coverage had not ended.

Amount And Kind Of Policy

The new policy may be any single or level premium life policy that we would sell the Insured Child on the new policy's date. The only exceptions are preferred risk policies and those with term insurance or increasing insurance. The face amount may not be less than our minimum for the plan selected. It may not be more than:

- (1) Five times the child death amount if such amount is less than \$10,000;
- (2) \$50,000 if the child death amount is \$10,000 or over but does not exceed \$50,000; or
- (3) The child death amount if such amount exceeds \$50,000.

Premiums And Effective Date

Premiums will be at the rates charged for the new policy at the Insured Child's age on its date. The new policy will take effect on the date we approve the application following our receipt of the written application and first premium in accordance with the provisions above. See, When And How To Exchange. The Insured Child's coverage under this rider will end, if not already ended, when the new policy takes effect.

Rider Benefits

Waiver of premium, accidental death, and other additional benefits may be added to the new policy only with our consent.

OTHER RIDER PROVISIONS

Definitions

This rider is "in full force" as long as all premiums for it and the policy are paid when due or within 31 days after their due dates. If this rider continues in full force to the Children's Cease Date, it will end on that date.

"Public conveyance" means an aircraft, train, streetcar or motor vehicle while being operated by a licensed common carrier or taxicab company for passenger service. "School bus" means a motor vehicle while being operated by an accredited school for the transportation of students on an officially authorized trip.

Good Health

This rider will not take effect until it is received and the first premium for it is paid while the Insured is alive and in good health. Coverage on each Insured Child named in the application will not take effect unless he or she is also alive and in good health when this rider is received and the first premium for it is paid.

**Premiums For
This Rider**

Premiums for this rider are due and payable at the same time as the premiums for the policy. The only exception is where the rider date is not the same as a premium due date for the policy. In that case, the first premium pays for this rider to the next premium due date for the policy. The rider date and premiums for this rider are shown on the Data Page.

Reinstatement

This rider may be reinstated with the policy within five years after the date of lapse. It cannot be reinstated after the Children's Cease Date. Evidence of insurability satisfactory to us must be furnished for each child to be insured upon reinstatement.

Incontestability

We will not contest the validity of this rider after it has been in force during the Insured's lifetime for two years from the rider date except for failure to pay premiums, and fraud in the procurement of the rider, where permitted by law in the state where the policy is delivered or issued for delivery. This provision will run anew for any Insured Child who is added after the Policy Date as to statements made in the application to add that Insured Child. We reserve the right to contest the insurance coverage on any Insured Child who dies in the two-year contestable period. If the policy is reinstated, this provision will run anew from the reinstatement date as to statements made in the application for reinstatement.

**Ownership And
Beneficiary**

You, the policy owner, are Owner of this rider and the beneficiary of this rider unless you designate someone else as beneficiary for the rider. If there is no beneficiary living at the death of any Insured Child, payment will be made to the Insured Child's estate.

**Policy Terms
Apply**

This rider is attached to and made a part of the policy. The terms of the policy apply to this rider except to the extent they are in conflict with its terms. This rider has no values. It does not increase or decrease policy values.

**When Rider
Ends**

This rider will end when the first of these events occurs:

- (1) Continuation of the policy as extended or paid-up insurance;
- (2) Termination of the policy;
- (3) Upon written request of the Owner;
- (4) The Children's Cease Date; or
- (5) Death of the Insured.

Signed for The Western and Southern Life Insurance Company at Cincinnati,
Ohio

SPECIMEN

Secretary

SPECIMEN

President and
Chief Executive Officer

SERFF Tracking Number: W SST-126857552 State: Arkansas
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: LIC Flesch Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability 1103-675.pdf		

The Western and Southern Life Insurance Company

NAIC CODE # 70483

CERTIFICATION

I, Michael Moser, an officer of The Western and Southern Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
1103-675	57



Michael Moser
Vice President & Chief Compliance Officer

Date: 10/26/2010

Statement of Variability

Form: 1103-675

This document defines the range of variation for items identified by brackets and found on the endorsement form. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

**Officer's
Signatures**

Will change if the relevant individuals or titles should change in the future.